

What is claimed is:

1. A computer-implemented method for remitting payments in a targeted message system, comprising the steps of:

publishing information from a targeted message sponsor at an access point provided by a publisher on a network connected to the targeted message system; and

providing a first payment to the publisher of said information in response to user interaction with said published information at said access point.

2. The method of claim 1 further comprising the steps of

determining if a user interacting with said published information is a qualified user; and

if said user is qualified, providing a second payment to said qualified user in response to said user interaction.

3. The method of claim 2 wherein said step of determining whether said user is qualified further comprises determining whether said user has a user profile in the targeted message system.

4. The method of claim 3 wherein said step of determining whether said user is qualified further comprises the step of determining whether said user profile matches a target profile associated with said published information.

5. The method of claim 1 wherein the step of publishing information further comprises publishing a targeted message.
6. The method of claim 1 wherein said targeted message is an advertisement.
7. The method of claim 1 wherein the step of publishing information further comprises publishing at least one query to be answered by a user.
8. The method of claim 1 wherein said network is the Internet.
9. The method of claim 2 further comprising the steps of:
- receiving funds from a targeted message sponsor;
  - maintaining said funds in an escrow account associated with the targeted message system;
  - providing said first and said second payments from said escrow account.
10. A targeted message payment system, comprising:
- an information server to send information from a targeted message sponsor and to receive a response from a user to said information, said server to serve said information at a user access point of a network; and
  - a payment server to remit a payment to said user access point in response to said user response.

11. The system of claim 10, further comprising,

a user profile manager to determine whether said user has a user profile in a profile repository of the targeted message system, the payment server to pay the user in response to said user response if said user has a user profile.

12. The system of claim 11 wherein said information server is a targeted message server to serve a targeted message to a publisher based on said user's profile and a target profile associated with said targeted message.

13. The system of claim 11 wherein said information server is a question server and said user access point is a user profile aggregator, said question server to serve questions to said user, said user profile aggregator to return user responses to the targeted message system to be stored in said user's user profile.

14. The system of claim 10 further comprising a funds account having funds for payment from the targeted message sponsor.